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PATENT

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**IN THE UNITED STATES PATENT AND TRADEMARK OFFICE**

Application Number : 10/618,249 Confirmation No.: 4607  
Applicant : Brake et. al.  
Filed : July 11, 2003  
Title : Customer Activated Multi-Value (CAM) Card  
TC/Art Unit : 3628  
Examiner: : T. H. Harbeck

Docket No. : 47004.000251  
Customer No. : 21967

**AMENDMENT AND RESPONSE UNDER 37 C.F.R. § 1.111(a)**

**BOX AMENDMENT**  
Commissioner for Patents  
P.O. Box 1450  
Alexandria, Virginia 22313-1450

Sir:

Applicants hereby submit this Amendment and Response to the nonfinal Office Action dated January 3, 2006 ("Office Action") and request that the application be reconsidered in light of the amendments and remarks made herein.

Amendments to the claims begin on page 2 of this Amendment and Response.

Remarks begin on page 7 of this Amendment and Response.